

## **Disclaimer**

This document is a summary of participant discussions and presentations and does not represent the official policy or position of the U.S. Department of Urban Development (HUD).

## Table of Contents

---

<b>Executive Summary</b> .....	1
<b>Introduction</b> .....	5
Purpose.....	5
Scope of the Report.....	5
Session Goals .....	5
Importance of the Sessions With Respect to the HUD Housing Needs Study.....	6
Meeting Format .....	6
Session Topics.....	8
<b>Outreach Session Outcomes</b> .....	9
Crosscutting Themes .....	10
Priority Needs & Action Strategies as Identified by Participants .....	13
Topic 1: Choice in Housing Type and Design .....	14
Topic 2: Sustainable Community Development and Infrastructure .....	16
Topic 3: Community Wellness and Environmental Health .....	18
Topic 4: Leveraging Funding and Finance .....	20
Topic 5: Housing as an Engine of Economic Development.....	22
Model Approaches/Success Stories.....	24
<b>Comments and Recommendations Regarding the HUD Housing Needs Study</b> .....	25
Household Survey .....	26
Housing Entity Survey .....	28
TDHE Staff Survey .....	29
Tribal Leader Survey .....	30
The Most Important Thing to Keep in Mind about the HUD Housing Needs Study .....	32
<b>Appendices</b>	
A. Session Agenda .....	35
B. Breakout Presentations by Regional Representatives .....	37
C. Participant List.....	50

## Executive Summary

---

### Introduction

The Department of Housing and Urban Development (HUD), Office of Native American Programs, (ONAP) held seven Native Housing Needs Outreach Sessions (“Outreach Sessions”) from December 1, 2010 through March 24, 2011.

This was the fourth of seven facilitated regional sessions:

<i>Denver, Colorado</i>	<i>December 1-2, 2010</i>
<i>Reno, Nevada</i>	<i>December 14-15, 2010</i>
<i>Honolulu, Hawaii</i>	<i>January 12-13, 2011</i>
<i>Oklahoma City, Oklahoma</i>	<i>January 26-27, 2011</i>
<i>Hollywood, Florida</i>	<i>February 23-24, 2011</i>
<i>Seattle, Washington</i>	<i>March 2-3, 2011</i>
<i>Anchorage, Alaska</i>	<i>March 23-14, 2011</i>

The two day session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country, strategies for improvement and change, and identified tribal model approaches. ONAP’s goal for the outreach sessions was to expand the definition of housing need to the more encompassing concept of tribal need to create greater community and economic sustainability; thus creating greater opportunities for affordable housing as well as homeownership.

The session also served as an introduction of first steps to HUD’s Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs (“HUD Housing Needs Study”), and provided participants the opportunity to comment on the study’s survey design. Staff from HUD’s Office of Policy Development and Research (PD&R) presented an overview of the study and participated in a question and answer session about the study.

Outreach efforts for the session focused on tribal leaders, tribal housing authorities and other stakeholders including federal agencies, state agencies, private sector, and non-profit organizations.

Stakeholders were primarily from the Southern Plains (SPONAP) regional jurisdiction composed of the following states: Arkansas, Kansas, Louisiana, Missouri, Oklahoma, and Texas. A total of 142 attended the sessions: Housing Authority (73), Tribe (27), Government Agency (29), Non-Profit (8) Private Sector (4), Unknown (1). A list of attendees is located in Appendix B.

The Outreach Sessions were designed to maximize the amount of time participants had to discuss issues within a small group setting and provide feedback to a session facilitator. Five national topics and one optional regional topic were developed in cooperation with regional tribal housing associations. These formed the breakout sessions.

The breakout sessions for the Denver Outreach Session are:

- Choice in Housing Type and Design
- Sustainable Community Development and Infrastructure
- Community Wellness and Environmental Health
- Leveraging Funding and Finance
- Housing as an Engine of Economic Development

Each of the breakout sessions began with a presentation by guest presenter on some initiative related to that topic area. Then participants worked together to develop a profile of community and economic need for the breakout topic. This included: prioritizing the need, defining barriers to addressing the need, developing strategies to overcome barriers, and identifying resources and entities for implementation. On the afternoon of the second day, HUD facilitated breakout sessions to address the second goal of the outreach session, to get tribal feedback on the HUD Housing Needs Study.

## **Key Messages**

Although the participants dealt with a disparate set of topics and problems their prioritizations indicated several a key themes or messages. In Oklahoma City, the dominant theme that cut across all breakout sessions was for HUD to respect the individual cultures and differences of individual tribes, especially in designing the HUD Housing Needs Study questionnaires.

Other key messages included:

- Expand the “box” of program activities by expanding the types of services provided and start looking to address additional needs of tribal members. Also, look to expand the number of partners engaged by tribal departments/programs as well as increasing the visibility of the tribal communities in “mainstream” political and economic institutions.
- Increase the level of cooperation and resource-sharing among the tribes in Oklahoma. There is no need to re-invent the wheel if one or more tribes have developed effective strategies. In addition, combining resources all of the tribes may enhance the quality of their programs and find new ways to leverage funding.
- Increase the availability and quality of training. In particular, ONAP and other training resources need to better understand the specific training needs of individual tribes. There may be a need to “tailor” training offerings to the needs of individual tribes as well as make training resources more accessible to smaller tribes in the more remote parts of Oklahoma.

- Focus more on comprehensive community planning, including land use and infrastructure development, and adopt a “business plan” approach for tribal economic development.

## **Recommendations for the HUD Housing Needs Study**

Session participants were asked to provide comment on the outreach approach and survey questions to be used in the HUD Housing Needs Study. As a reference, participants were provided copies of the surveys used in the last Indian Housing study, conducted in 1996 and were asked to provide recommendations on the appropriateness, relevance and scope of the questions.

### **Study Design and Outreach to Tribes**

- There is a need to make sure tribal members understand the objectives and purposes of the study. Information provided to tribal members must be concise and culturally appropriate.
- Individuals selected for the household survey should receive monetary incentives or gift cards.
- When getting the “word out” on a reservation use all available communication networks including churches, tribal newspapers, and social networking means. Keep repeating the message.
- Take care in selecting individuals to serve as interviewers. Community Health Representatives (CHRs) were one specific recommendation.
- In the sampling process the study will need to deal with overlapping tribal areas in Oklahoma.

### **Household Survey**

- The 1996 Household Survey was much too long, and in some places confusing.
- There need to be questions relating to people with disabilities and the problem of homelessness.
- Be aware that individuals may be reluctant to answer questions about their income.
- There should be a number of questions relating to the current state of the house, and the ability of the households and Tribally Designated Housing Entities (TDHEs) to maintain the units.
- Have questions asking how close a housing unit is to necessary services.

### **Housing Entity Staff**

- Make sure that there are questions detailing the services provided to tribal members by the Housing Entity.
- Make sure that all questions relating programs reflect current programs and activities.
- Consider questions about the possibility of political influence affecting who receives services from Housing Entities.

- There needs to be some questions assessing the tribal members' access to broadband and other telecommunications resources.

### **Tribal Leader Survey**

- For Oklahoma tribes there need to be questions on how the unique Oklahoma service areas affect the provision of services.
- There is a need for questions on how the Oklahoma tribal members relate to living within a larger non-tribal population.
- Explore the level of interaction between elected tribal leaders and Housing Entities.
- Make certain that questionnaires have codes that allow for identification of tribal housing that is not on trust land.

### **Report Format**

The following report: 1) provides additional detail on the structure and the topics discussed during the outreach session; 2) provides an analysis of common themes that cut across the two days of the session; 3) presents the key needs and action strategies developed by participants at the outreach session; 4) provides model activities as identified by participants; and 5) provides detailed comments on the HUD Housing Needs Study.

## Introduction

---

### Purpose

This document is the Proceedings Report of January 26-27, 2011, Southern Plains Native American Housing Needs Outreach Session (“outreach session”). This was the fourth of seven facilitated regional outreach sessions to provide participants the opportunity to:

- **Tell the story of Indian Country.** Housing needs have broadened with emerging concerns about sustainability, healthy/green communities and housing’s role in economic and community development. Help create new baselines and definitions of housing needs for tribal communities.
- **Create strategies for action and change.** Work in structured, interactive breakout sessions with tribal representatives and public and private stakeholders on issues, barriers and actions to develop innovative approaches to sustainable communities and economies.
- **Learn about the Native American Housing Needs Study mandated by Congress.** Have your input in the study outreach design and survey questions. Hear how tribal communities can benefit from participating in such an important study.

This Session encouraged an exchange of ideas leading to identification of key problem areas and barriers to affordable, sustainable housing in Indian Country and, ultimately, recommendations for improvement and change.

### Scope of the Report

This report focuses on highlights of the results of participant discussions, ideas, and recommendations from plenary and breakout sessions. This captures, in summary form, what participants said and recommended with respect to both their identification of housing needs and action strategies, as well as comments and recommendations relating to the HUD Policy Development and Research (PD&R) Assessment of Native American, Alaska Native, and Native Hawaiian Housing Needs Study (“HUD Housing Needs Study”).

### Session Goals

1. To reach out to tribal leaders, tribal housing authorities and other key stakeholders to seek their input on housing needs and to generate a discussion on the impact housing development has on local communities and economies.
2. To engage tribal housing stakeholders, including federal agencies, private sector, non-profit, and state entities to examine barriers and develop action strategies needed to create affordable housing opportunities as well as sustainable communities and economies.

3. To discuss the HUD Housing Needs Study and to solicit recommendations on the implementation of the study.
4. To provide a forum that generates a participatory environment to allow all Native American, Alaskan Native and Native Hawaiian housing stakeholders to offer their perspective of native housing needs.

### **Importance of the Session With Respect To the HUD Housing Needs Study**

The purpose of the HUD Housing Needs Study is to meet the Congressional mandate for a study of the housing needs of Native Americans. In addition to examining housing needs, the study will examine overall population characteristics, geographic locations, and economic conditions of the population.

In this light, this session assisted in serving the following objectives:

- To inform participants about the scope and design of the study, the importance of community and individual participation, and the benefits of a new and accurate assessment of housing need.
- To review the study's outreach plan and to obtain stakeholder's advice on planning and implementing the study.
- To review and solicit feedback for household survey questions and other tribal interview questions, as well as identify what the stakeholders want to learn from the survey.
- To further improve and target the research design of the study.

### **Meeting Format**

The meeting included five plenary sessions:

1. An introductory session that included an overview of the HUD Housing Needs Study and general session guidelines.
2. A presentation of key housing needs and priorities for all five Day One breakout sessions.
3. A Day Two kickoff session on crosscutting themes and Day Two "Road Map."
4. Presentation of action strategies for all five Day Two breakout sessions.
5. Closing session on workgroup presentations regarding the PD&R Study and next steps in the outreach process.



Two-thirds of the two-day meeting was devoted to breakout sessions to maximize the opportunity for participant interaction and sharing of issues and solutions. These were organized into three building blocks:

1. Discussion of housing needs, issues, and barriers – including group identification of priority concerns from the menu of breakout topics.
2. Discussion of action strategies on housing needs.
3. Review of questions from previous Housing Needs Assessment Household Survey and ideas to improve the survey design and questions.

### **Session Topics**

The following page provides a copy of the breakout session topics for the Outreach Session.

## Southern Plains Breakout Sessions

Discussion Topic	Description	Sub-topics
Choice in Housing Type and Design	Affordable housing design has changed over the past decade. This session will explore the development of a broad spectrum of housing choices to address community and family needs as well as cultural, climate and environmental considerations.	<ul style="list-style-type: none"> <li>• Subsidized/Non-Subsidized rental units</li> <li>• Homeownership/Above income households</li> <li>• Independent living elderly housing</li> <li>• Supportive housing for the disabled, homeless, and elderly</li> <li>• Transitional housing</li> <li>• Housing size and design for singles, families, and extended families</li> <li>• Creative and sustainable site planning</li> <li>• Incorporating cultural principles in housing choices</li> </ul>
Sustainable Community Development and Infrastructure	Through community planning, housing activities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session will explore the effective local approaches to sustainable community and housing development.	<ul style="list-style-type: none"> <li>• Community land use policies and community planning</li> <li>• Community housing land trusts</li> <li>• Water, sewer, and sanitation</li> <li>• Transportation infrastructure and roads</li> <li>• Energy infrastructure</li> <li>• Community facilities (e.g., schools, community centers, etc.)</li> <li>• Rehabilitation and maintenance of existing structures</li> <li>• IT/Communication Infrastructure</li> <li>• Legal Infrastructure (e.g., building codes)</li> </ul>
Community Wellness and Environmental Health	There is an emerging recognition that health, safety, and environmental issues are essential to sustaining communities. This session will discuss measures to enhance the health and safety of communities.	<ul style="list-style-type: none"> <li>• Maintaining/recovering a safe, healthy, sustainable environment</li> <li>• Integrating “green” concepts into housing construction</li> <li>• Availability of adequate health and education facilities</li> <li>• Public safety concerns (police, fire protection, etc.)</li> <li>• Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</li> <li>• Protecting community natural and cultural resources</li> <li>• Mitigating interior and exterior air quality problems</li> <li>• Integrating cultural principles into community development</li> </ul>
Leveraging Funding and Finance	Federal housing grants have not kept up with increasing costs and changing community needs. This session will discuss leveraging strategies to make the most of housing resources.	<ul style="list-style-type: none"> <li>• Access to credit/capital</li> <li>• Financial Institutions and their role in the community</li> <li>• Facilitating/leveraging public and private financial resources</li> <li>• Reinvestment of financial resources in housing and community development</li> <li>• Building individual and community assets</li> </ul>
Housing as an Engine of Economic Development	There is a strong connection between the housing and economic development. This session will focus on how housing programs can be an integral part of community economic development.	<ul style="list-style-type: none"> <li>• Business development resources and financing</li> <li>• Creating economic development institutions within the community</li> <li>• Investing in human capital/capacity building</li> <li>• Developing a “business plan” approach for tribal economic development</li> <li>• Developing and supporting local businesses</li> <li>• Housing’s role in community development corporations</li> <li>• Housing as an economic development resource</li> <li>• Creating job opportunities for local residents</li> </ul>

## Outreach Session Outcomes

---

This section provides a synthesis and analysis of common themes, action/strategies, and considerations regarding implementation of the national housing study. This section represents a compilation of the results of breakout topic discussions as derived from a combination of PowerPoint slides as well as detailed note-taker notes, and a compilation of written comments by participants on what they felt was most important regarding implementation of the HUD Housing Needs Study.

Outcomes are organized into the following subsections:

- **Crosscutting Themes** – This represents common or crosscutting themes from day one discussion.
- **Priority Needs by Topic** – A summary of priority needs by topic developed during the day one breakout sessions.
- **Actions/Strategies by Challenge/Issue** – A summary of the actions and strategies to challenges/issues as presented by participants.
- **Model Approaches/Success Stories** – Model approaches/success stories recognized by participants that could serve as examples to other Native communities.
- **Comments and Recommendations Regarding the HUD Housing Needs Study** – A summary of participant comments/questions on HUD Housing Needs Study outreach design and survey questions.

## Crosscutting Themes

---

Listed below is a set of crosscutting themes that were discussed at the Outreach session. The lead facilitator observed these themes at both the breakout session discussions and the plenary session reports during day one. These themes were presented by the lead facilitator on the day two morning plenary session of the Southern Plains Needs Assessment Outreach session as follows:

1. **Wheel of Sustainability** – There is a need for a unifying concept to pull together the complex dimensions of housing and economic sustainability. Based on discussions during the first day, a “Wheel of Sustainability” is a means to pull together various ideas and elements that were discussed during the first day. The figure on page 14 demonstrates how these elements are organized.
2. **Home as the Axel of the Wheel** – A home can be seen as the central point and axel of the wheel, including the definition of home, and a sense of home which also includes family.
3. **The Spokes as Systems** – Every wheel has spokes and in our Wheel of Sustainability metaphor the spokes are the systems that hold the wheel together and extend beyond the home where the axel helps to create the integrity and quality of the surrounding environment. These spokes include the following:
  - *Infrastructure* – Including water and sewer systems and telecom.
  - *Culture* – That unique element of Indian Country that binds tribes and tribal communities together.
  - *Renewable and efficient energy* – Including energy in different forms and different “thermostats” to provide heat and energy to homes and communities.
  - *Community wellness and community facilities* – Surrounding the axel or the house and provide health, safety, and resources for a quality of life and quality of services.
  - *Education* – Including educating ourselves and mentoring to improve our capacities as well as education for external parties, including partners and collaborators who may not understand the complexities of Indian Country and issues like land tenure and constraints of rural tribes.
  - *Hazard protection* – The need to be in a safe community with protections against storms, tornados, floods, and other events that would endanger community quality and safety.
  - *Capacity building* – The internal capacity, regardless of size or location of tribes, to have the tools and training to sustain ourselves in tough times.
4. **The Unifying Rim** – The rim of the wheel represents a unified sense of commitment to sustainability. This rim must be intact and if one element is weakened, the whole wheel

of sustainability is weakened. Therefore, the rim represents the comprehensive long-term plan that integrates the pieces of the wheel together and provides for a vision for the future of sustainability.

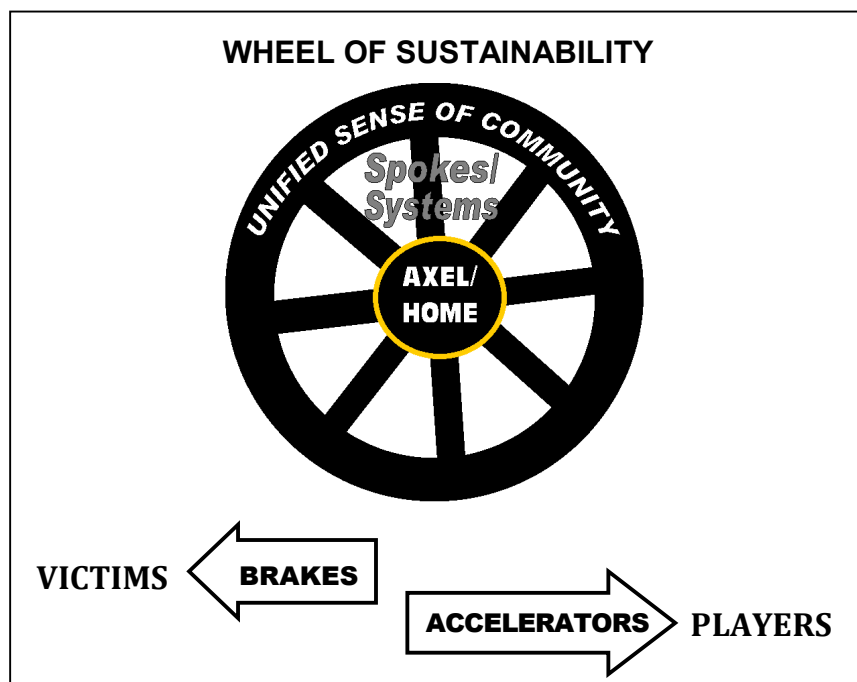
5. **Barriers as Brakes** – Teams have identified a number of brakes that serve as barriers or constraints on achieving sustainability. These include, but are not limited to, the following:

- *Politics* – These include changes of Administration or retraining new administrations that may have different ideas than the previous Administration; this also includes lack of closure or adoption of comprehensive plans that can serve as an agenda for the future.
- *Conflicting rules* – This includes all the various agency-to-agency regulations, application requirements, interpretations of environmental policy, as well as lack of communication across agencies that develop these rules.
- *Economic scale* – This is especially pertinent to small tribes who may have a limited population, limited housing stock, or lower incomes that preclude them from leveraging or accessing resources or realizing sustainability in a long-term sense.
- *Cost of systems* – This includes the costs of infrastructure and operations/maintenance, as well as costs of energy that may significantly increase the cost of a house and force a tribe into building fewer houses because of energy systems (e.g., solar panels) costs.
- *Lack of qualified professionals* – This includes not only internal staffing and certification but also outside professionals who may not understand unique tribal circumstances or whose costs break a budget.

6. **Creating a Sustainability Accelerator** – To counter the brakes on the Sustainability Wheel and move the tribe's vision forward, there has to be a set of accelerators including the following:

- *Comprehensive planning* – Planning for the whole community and not just individual housing units; this also includes taking a longer range view of community needs in a holistic sense, incorporating all spokes in the "wheel."
- *Leveraging resources* – This includes accessing and orchestrating a variety of resources and capacities, while making the transition from federal grantsmanship to capital access as well as the transition from 54 Act housing to a new, comprehensive, more holistic view of community.
- *Creating a knowledge society* – This is knowledgeable leaders, knowledgeable policymakers, knowledgeable administrators, as well as connecting to the community in terms of communication and outreach to assure that all beneficiaries are knowledgeable and a part of the planning process and results.

- *Innovation* – This includes learning from model approaches or success stories, no matter what the scale of the tribe or location, to embrace and realize innovative approaches.
7. **Choice** – In this Wheel of Sustainability we have a fundamental choice: to be victims or players; this means making a transition from being victims of circumstances to players who involve the community, who build capacity, who build knowledge, who access public and private resources, and pursue a more holistic approach to sustainable communities and economics.



## Priority Needs and Action Strategies as Identified by Participants

This consolidates the breakout topic PowerPoint presentations prepared by Session participants into key issues or challenges and the actions and/or strategies proposed to resolve the issue/challenge. Copies of the actual presentations were sent to participants shortly after completion of the Southern Plains Outreach session and may be obtained by contacting Wayne Sims, Administrator, HUD Southern Plains Office of Native American Programs, Oklahoma City, OK 73102, 405-609-8520, wayne.sims@hud.gov

Priority Needs by Breakout Session	
Breakout Session	Key Needs
Choice in Housing Type and Design	<ul style="list-style-type: none"><li>• Lack of Adequate Planning/Upfront Engineering</li><li>• Development of Adequate Infrastructure</li><li>• Identify and obtain building materials that address environmental concerns</li><li>• Lack of Native American Owned Support Contractors</li></ul>
Sustainable Community Development and Infrastructure	<ul style="list-style-type: none"><li>• Community land use policies and community planning</li><li>• Utility infrastructure: Water, sewer, sanitation and electric</li><li>• Energy infrastructure/renewable energy</li><li>• Rehabilitation and maintenance of existing structures</li></ul>
Community Wellness and Environmental Health	<ul style="list-style-type: none"><li>• Integrating “green” concepts into housing construction</li><li>• Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</li><li>• Availability of adequate health and education facilities</li><li>• Integrating cultural principles into community development</li></ul>
Leveraging Funding and Finance	<ul style="list-style-type: none"><li>• Access to credit/capital</li><li>• Financial institutions and their role in the community</li><li>• Facilitating/leveraging public and private financial resources</li></ul>
Housing as an Engine of Economic Development	<ul style="list-style-type: none"><li>• Creating job opportunities for local residents</li><li>• Housing as an economic development resource</li><li>• Business development resources and financing</li><li>• Developing and supporting local businesses</li></ul>

## Actions Strategies by Need and by Challenge Issue

### Topic 1: Choice in Housing Type and Design

Affordable housing design has changed over the past decade. This session explored the development of a broad spectrum of housing choices to address community and family needs as well as cultural, climate and environmental considerations.

<b>Priority Need: Lack of Planning/Upfront Engineering</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Most training sites are not in Oklahoma	<ul style="list-style-type: none"> <li>• Contact Chamber of Commerce/Retiree Community. Search out university programs that are available, e.g., Oklahoma State University/Tribes share info on resources/Identify grants that would provide this type of training, also grant writers.</li> <li>• Identify existing resources close to your community.</li> </ul>
Amount of money in block grants	<ul style="list-style-type: none"> <li>• Participate in 2012 Formula consultations.</li> <li>• Tribal leadership committed to process.</li> </ul>
Rural location of many communities	<ul style="list-style-type: none"> <li>• Search out on-line training opportunities.</li> <li>• Contact Chamber of Commerce/Retiree Community. Search out university programs that are available, e.g., Oklahoma State University/Tribes share info on resources/Identify grants that would provide this type of training, also grant writers.</li> </ul>
Difficult to get commitment from community members	<ul style="list-style-type: none"> <li>• Improve relationship of Housing Authority with community.</li> <li>• Create resident organization to meet regularly with housing staff.</li> <li>• Educate residents about benefits brought by housing programs.</li> <li>• Promote use of Facebook.</li> <li>• Do research on existing programs/Models available in existing programs.</li> </ul>
<b>Priority Need: Lack of Adequate Infrastructure</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Indian Health Service (IHS) funds cannot be used for infrastructure	<ul style="list-style-type: none"> <li>• Get tribal leadership to talk to Congress/Agencies to develop cooperative agreement to allow use of IHS and Bureau of Indian Affairs (BIA) funds for infrastructure.</li> <li>• Get commitment from National American Indian Housing Council (NAIHC), National Congress of American Indians (NCAI), and regional housing associations to lobby for use of IHS funds for infrastructure.</li> <li>• Develop cooperative agreements with counties, cities, municipalities etc. Utilize their resources and leverage tribal materials, etc.</li> <li>• Seek out IHS/BIA technical assistance on available resources/expertise.</li> </ul>
Slow response from BIA on projects	<ul style="list-style-type: none"> <li>• Avoid their involvement if there is another option.</li> </ul>



<b>Priority Need: Identify and Obtain Environmentally Appropriate Materials</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Lack of information/staff expertise regarding: <ul style="list-style-type: none"> <li>• Mold</li> <li>• Insulation</li> <li>• Lead Based Paint</li> <li>• Asbestos</li> <li>• Obtain non-toxic materials for building</li> <li>• Safety devices for homes, e.g. carbon monoxide detector</li> <li>• Energy efficient appliances, building materials such as windows, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Research into available materials.</li> <li>• Send staff to trade fairs/expositions, etc.</li> <li>• Delegate research task to one specific staff person.</li> <li>• Get commitment from Housing Directors and Board Members to use environmentally sensitive and green building materials.</li> </ul>
<b>Priority Need: Lack of Qualified Native American Support Contractors</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Lack of loans available to Native American firms	<ul style="list-style-type: none"> <li>• Have housing entity provides insurance coverage to start-up Native American firms.</li> <li>• Identify Native American sources of insurance and loans.</li> <li>• Create locally based credit unions/Native Community Development Financial Institutions Fund (CDFI).</li> <li>• Utilize Indian Community Development Block Grants ( ICDBG).</li> </ul>
Lack of business/construction training at community level	<ul style="list-style-type: none"> <li>• Provide funding for training with requirement that individuals stay and work in community.</li> <li>• Contact local contractors about providing technical assistance and training.</li> <li>• Take advantage of HUD training.</li> <li>• Staff time to due “due diligence” on Native American firms.</li> </ul>

## Topic 2: Sustainable Community Development and Infrastructure

Through community planning, housing communities can be coordinated with community, economic and infrastructure development to achieve sustainable and vibrant communities. This session explored the effective local approaches to sustainable community and housing development.

Priority Need: Energy Infrastructure/Renewable Energy	
Challenge/Issue	Actions/Strategies
Increase options to incorporate energy efficiency in homes	<ul style="list-style-type: none"><li>• Access low income tax credits via housing entity changing legal status.</li><li>• Becoming a 501(c)3 entity (chartered under tribe).</li><li>• Allow housing authority to sell tax credits.</li><li>• Current low demand, but could change with economic conditions.</li><li>• Make homeowner energy credits applicable to housing authorities (comparable to what a private developer currently has).</li><li>• Establish cooperatives with private developers to access existing credits or otherwise reduce costs (cooperative purchases).</li></ul>
Priority Need: Rehabilitation and Maintenance of Existing Structures	
Challenge/Issue	Actions/Strategies
Prepare residents to carry out routine maintenance	<ul style="list-style-type: none"><li>• Enforcement:<ul style="list-style-type: none"><li>○ Charge backs.</li><li>○ Inspections.</li><li>○ Evictions if need be.</li><li>○ Must be supported by council/board/leadership.</li></ul></li><li>• Training:<ul style="list-style-type: none"><li>○ Hands on skills practice.</li><li>○ Attendance is key (e.g., incentives to attend – or threats for not).</li><li>○ Must be supported by council/board/leadership.</li><li>○ Establishing and maintaining a program where the housing staff are counselors.</li></ul></li></ul>

<b>Priority Need: Community Land Use Policies and Community Planning</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Improve coordinating planning efforts with local jurisdictions	<ul style="list-style-type: none"> <li>• Tribes need to be more proactive in reaching out and being “players”: <ul style="list-style-type: none"> <li>○ Ongoing working relationships.</li> </ul> </li> <li>• Tribes need to plan first, then reach out, then act.</li> </ul>
Improve planning capacity and capabilities of tribes	<ul style="list-style-type: none"> <li>• Better understanding/relationship between housing authorities and tribal government: <ul style="list-style-type: none"> <li>○ Constant challenge of changing council because of elections.</li> </ul> </li> <li>• Planning department to improve quality/stability of planning efforts.</li> <li>• Thinking more like a business – following that model of planning.</li> <li>• Investors as a source of resources and expertise.</li> </ul>
Better integration of Federal actions/programs on housing issues	<ul style="list-style-type: none"> <li>• Streamline agency notification and actions related to working on existing developed land (30 day notice): <ul style="list-style-type: none"> <li>○ 16 letters to – archeological, historical, fish and wildlife, scenic rivers, U.S. Environmental Protection Agency, floodplains.</li> <li>○ Would like a “no change” options of notification.</li> </ul> </li> <li>• Better coordination among HUD, BIA and IHS: <ul style="list-style-type: none"> <li>○ Make IHS and BIA funds more like NAHASDA.</li> <li>○ Lease cancellation.</li> </ul> </li> <li>• Change IHS protocols to allow tribal housing authorities to use the services of the Indian Health Service Office of Environmental Health for housing under management of housing authorities.</li> </ul>

### Topic 3: Community Wellness and Environmental Health

There is an emerging recognition that health, safety, and environmental issues are essential to sustaining communities. This session discussed measures to enhance the health and safety of communities.

Priority Need: Integrating “Green” Concepts Into Housing Construction	
Challenge/Issue	Actions/Strategies
Cost is high, especially for low income residents – initial, upfront cost – especially solar seems excessive.	<ul style="list-style-type: none"><li>• Network, buying in quantities with other tribes is less expensive.</li></ul>
May be cultural barriers – elders prefer warmer houses; fireplace/wood stove versus geothermal – helping people learn to live with new technologies.	<ul style="list-style-type: none"><li>• Community outreach and education, younger people train older family members.</li></ul>
Advancement of technology – still moving.	<ul style="list-style-type: none"><li>• Buy with the idea of upgrading a unit.</li></ul>
Learning curve – how to use these things – training the elder generation can be especially difficult.	<ul style="list-style-type: none"><li>• Adapt the technology to elders needs/interests – hands-on demos.</li></ul>
Maintenance issues and warranties.	<ul style="list-style-type: none"><li>• Training.</li><li>• Allow tenants to buy through Housing Authority accounts, lower prices and tax free.</li><li>• Monitor contractors work, make sure bonded.</li></ul>
Economic impact is long range – not immediate.	<ul style="list-style-type: none"><li>• Cost more up front but savings passed on to elders living there; better built house, utilities less.</li><li>• American Recovery and Reinvestment Act (ARRA) had incentives to use green technologies.</li></ul>
City/county has to dispose of old materials and systems safely.	<ul style="list-style-type: none"><li>• Tribal Environmental Protection Agency program.</li></ul>

<b>Priority Need: Hazard protection (floods, forest fires, evacuation centers, emergency access and evacuation, etc.)</b>	
<b>Challenge/Issue</b>	<b>Actions/Strategies</b>
Not enough cellars and too far from homes.	<ul style="list-style-type: none"> <li>• NAHASDA plan includes storm cellars – place in cluster homes; build houses with individual cellars.</li> </ul>
No excess housing – hotels/motels are expensive – insurance provides up to 30 days.	<ul style="list-style-type: none"> <li>• Tribal casinos set aside percent of profit to help communities in times of emergencies.</li> </ul>
Funding for new housing – people returning to reservations after hurricanes/disasters.	<ul style="list-style-type: none"> <li>• Federal Emergency Management Agency mobile homes now available 600+; apply through HUD/ONAP Headquarters, deadline February 4.</li> </ul>
Logistics – red tape – between bureaucracies (FEMA, etc.)	<ul style="list-style-type: none"> <li>• Federal Emergency Management Agency – tribes can go directly to Congress for to request a presidentially declared disaster.</li> <li>• Tribal resolutions support pending legislation.</li> </ul>
Jurisdictions don't coordinate – lack of planning – response time.	<ul style="list-style-type: none"> <li>• More networking – set up planning sessions with neighboring tribes, Housing Authority, TDHE.</li> </ul>
Whose responsibility is it?	<ul style="list-style-type: none"> <li>• Communities, Housing Authorities, counties.</li> <li>• Tribes make an effort to network with existing plans – set aside funds</li> <li>• Police, fire, sheriff departments, hospitals have manuals and plans.</li> </ul>
Tribal politics keep things from happening.	<ul style="list-style-type: none"> <li>• Education about the issues.</li> </ul>
Most people don't have insurance – Housing Authority covers house but not contents.	<ul style="list-style-type: none"> <li>• Lower cost of insurance – eligible cost using NAHASDA funds</li> <li>• Tribal social service program provides money.</li> </ul>

#### Topic 4: Leveraging Funding and Financing

Federal housing grants have not kept up with increasing costs and changing community needs. This session discussed leveraging strategies to make the most of housing resources.

Priority Need: Access to Credit/Capital	
Challenge/Issue	Actions/Strategies
Capacity of Tribes/TDHEs	<ul style="list-style-type: none"><li>• Tribes/TDHEs should conduct self-evaluation, networking, and research through National American Indian Housing Council (NAIHC), ONAP housing summits, state agencies, Raymond James, etc.), to get prepared to do deals, e.g. clean audits, internal controls &amp; policies, staffing retention and plan, training, exploring outsourcing options, etc.</li><li>• Southern Plains ONAP and others should offer onsite training, follow-up technical assistance, and online training resources to individual Tribes/TDHEs.</li><li>• Tribes/TDHEs should offer peer training and networking opportunities, where appropriate.</li><li>• Tribes/TDHEs should educate their leadership on new strategies to leverage resources.</li><li>• Tribes/TDHEs in Oklahoma should continue to leverage each other's services, successes, best practices, talents, etc. with each other.</li><li>• Tribes should propose changes to formula in Negotiated Rulemaking 2012 to ensure adequate resources are available to small tribes.</li><li>• Tribes should make the case to exclude tribes from the Safe Mortgage Licensing (SAFE) Act of 2008 since other governments and nonprofits are excluded.</li></ul>

<b>Priority Need: Financial Institutions and Their Role in the Community</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Ability to access federal resources	<ul style="list-style-type: none"> <li>• Tribes should work to ensure representation on advisory boards, e.g. Federal Home Loan Bank, Federal Reserve, and help get the word out about available resources</li> </ul>
Reluctance of lenders	<ul style="list-style-type: none"> <li>• More funds should be allocated to HUD's 184 program to support automated servicing and reporting.</li> <li>• Tribes/TDHEs should "introduce" themselves to lenders, e.g. corporate company profile.</li> <li>• Organize lender forum or participate in existing meetings to help foster relationships with lenders.</li> <li>• Tribes should create a Native American secondary market investing entity.</li> <li>• Tribes should create a Native American title insurance company.</li> <li>• Southern Plains Indian Housing Authority (SPIHA) should adopt a resolution to send to the National American Indian Housing Council and the National Congress of American Indians to ask them to investigate why secondary market investors have stopped buying Section 184 loans and take action to help reverse this trend.</li> </ul>
Problems accessing mortgage financing	<ul style="list-style-type: none"> <li>• HUD- FHA (Federal Housing Administration) should issue a mortgagee letter clarifying that IHBG and tribal funds are eligible use of down payment and closing costs.</li> <li>• Oklahoma tribes should work together to request that the state of Texas should be designated as a Section 184 program service area.</li> <li>• National American Indian Housing Council should push for legislation to allow the Section 184 program to be used by members of any NAHASDA eligible tribe regardless of location.</li> </ul>
Oklahoma local governments restrict Native development	<ul style="list-style-type: none"> <li>• Tribes should investigate whether actions of certain local governments in Oklahoma are discriminatory against Native TDHEs.</li> </ul>

## Topic 5: Housing as an Engine of Economic Development

There is a strong connection between the housing and economic development. This session focused on how housing programs can be an integral part of community economic development.

Priority Need: Creating Job Opportunities for Local Residents	
Challenge/Issue	Actions/Strategies
Lack of approval of economic development model activities under NAHASDA through ONAP	<ul style="list-style-type: none"> <li>• Deal with the change through negotiated rulemaking.</li> <li>• Congressional fix.</li> <li>• Put Model Activity for economic development into an Indian Housing Plan to see if it is approved.</li> </ul>
Being allowed to go beyond NAHASDA units for economic development	<ul style="list-style-type: none"> <li>• Refinance the enterprise to refund the NAHASDA funds used in start up. Then allow the enterprise to sell to anyone.</li> <li>• Appraisal of business and assets.</li> <li>• Financial advisor to develop pro formas.</li> </ul>
Creating a mortgage company to assist in financing using the affordable housing programs, such as Section 184 of the Indian Housing Loan Guarantee Program	<ul style="list-style-type: none"> <li>• Learn from Tribes that already have a mortgage company.</li> <li>• Purchase an existing mortgage company or bank.</li> <li>• Develop financial literacy course to include outreach on the mortgage loan process.</li> <li>• Develop a Native Community Development Financial Institutions Fund.</li> </ul>
Could leverage alternative financing programs such as Section 184 of the Indian Housing Loan Guarantee Program, Title VI, U.S. Department of Agriculture and Low Income Housing Tax Credits but they are hard to use, not necessarily well understood	<ul style="list-style-type: none"> <li>• Educate Tribal leadership and staff, about the commitment and process.</li> </ul>
Need for qualified local labor	<ul style="list-style-type: none"> <li>• Training program for potential labor force using partners.</li> <li>• Vocational schools, Tribal members, NAHASDA funds, training agreements.</li> <li>• Partnering with Tribes with good force account program, Department of Labor.</li> </ul>
Need to require the contractor to hire local residents through contractual requirements	<ul style="list-style-type: none"> <li>• Revise contracts to strengthen the local hire provisions and enforce requirements.</li> <li>• Review of federal regulations, check with attorneys, Oklahoma Indian Preference Board/Southern Plains Indian Preference.</li> </ul>



<b>Priority Need: Housing as an Economic Development Resource</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Planning of the facility with the Tribal Council	<ul style="list-style-type: none"> <li>• Good business plan and financial pro formas as part of the presentation to Tribe.</li> <li>• Tribal membership buy-in, needs survey.</li> <li>• Hire outside consultant to develop plan and marketing strategy.</li> </ul>
What other sources of funding are available for housing besides NAHASDA?	<ul style="list-style-type: none"> <li>• Training/educational opportunities for the tribes to learn about the various programs.</li> </ul>
<b>Priority Need: Business Development Resources and Financing</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Lack of building, lack of funding to build, and need to have key commercial tenant to keep other space low	<ul style="list-style-type: none"> <li>• Purchase or construct a building to include commercial space for a key tenant (gas station, grocery store) with space for local artist sales.</li> <li>• Partner with others interested in development, interested artists.</li> </ul>
How can we diversify business development within housing authority and develop other funding centers outside of NAHASDA?	<ul style="list-style-type: none"> <li>• Identify Tribes that have created other business opportunities to generate cash for the Tribe/TDHE.</li> <li>• Networking with other tribes.</li> </ul>
<b>Priority Need: Developing and Supporting Local Businesses</b>	
<b><i>Challenge/Issue</i></b>	<b><i>Actions/Strategies</i></b>
Small businesses may not know the procedures and rules around bidding	<ul style="list-style-type: none"> <li>• Education for local businesses, vendors, contractors, etc., on the bidding process and bid award.</li> </ul>
May not know how to develop a small or home based business	<ul style="list-style-type: none"> <li>• Conduct education and training for residents interested in developing businesses.</li> <li>• Possible internet training courses.</li> </ul>

## Model Approaches/Success Stories

During the second day breakout sessions on action strategies, participants identified model approaches or success stories relating to a challenge/issue. These are compiled below by breakout session topic (except for Topic 1 for which there were no model approaches cited).

<b>Topic 2: Sustainable Community Development and Infrastructure</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Prepare residents to carry out routine maintenance	<ul style="list-style-type: none"> <li>Wichita Housing Authority – provides a 10 hour training: 4 hours prior to moving in and 6 afterwards. Training includes hands-on demonstrations: how to change filters, clean ranges, general cleaning, etc.</li> <li>Salt River Housing Fair</li> </ul>
Improve coordinating planning efforts with local jurisdictions	<ul style="list-style-type: none"> <li>Anadarko security light project – example of coordinating tribal and non-tribal resources on common problem.</li> </ul>
Improve planning capacity and capabilities of tribes	<ul style="list-style-type: none"> <li>Choctaw – example of 100 year vision</li> </ul>
<b>Topic 3: Community Wellness and Environmental Health</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Hazard protection (floods, forest fires, evacuation centers, emergency access & evacuation, etc.)	<ul style="list-style-type: none"> <li>Wichita Community Safe Room – secure against a tornado. Financed by ICDBG funding</li> <li>USET – United Southern and Eastern Tribes members entered into agreement to assist each other in times of disaster.</li> <li>AMERIND Community Shield – provide insurance for privately owned homes, contents and managed housing stocks contents.</li> </ul>
<b>Topic 4: Housing as an Engine of Economic Development</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
How can we develop other funding centers outside of NAHASDA?	<ul style="list-style-type: none"> <li>Choctaw Housing Authority – manages their own rental stock. They have begun to manage private rentals to earn additional money.</li> </ul>
<b>Topic 5: Leveraging Funding and Finance</b>	
<b>Challenge/Issue</b>	<b>Model Approach/Success Stories</b>
Capacity of Tribes/TDHEs	<ul style="list-style-type: none"> <li>NAIHC – Revitalize the National American Indian Housing Council peer mentoring program</li> <li>Chickasaw Housing Authority – mentoring other tribes to increase their capacity</li> </ul>

## **Comments and Recommendations Regarding the HUD Housing Needs Study**

---

### **Overview**

On the afternoon of the second day participants reconvened into their breakout groups to review questions from the 1996 Assessment of American Indian Housing Needs and Programs Final Report. Participants were provided copies of the Executive Summary from the 1996 Report, the complete household survey instrument, as well as surveys of Indian Housing Authorities (IHAs), tribal housing staff and tribal leaders.

### **Organization of Summary**

Since each breakout group used the same format for discussion, this summary compiles results from two breakout groups according to the following categories:

1. Household Survey
2. Housing Entity Survey
3. TDHE Staff Survey
4. Tribal Leader Survey
5. The Most Important Thing to Keep in Mind About the HUD Housing Needs Study

This summary compiles participant discussions that were captured by the breakout facilitators on flipcharts as well as notes from meeting note takers.

## Household Survey

---

### Domains/Topic Areas

- Questions that explore homelessness - ask if there is a need for a homeless shelter in the community.

### General Concerns about the Household Survey

- Survey is too long, "I wouldn't answer it."
- Questions need to reflect current NAHASDA programs.
- Delete questions on the Health Insurance Portability and Accountability Act (HIPAA) program.
- Some of the questions sound like leading questions with a negative or positive.
- What are the qualifications of the individual surveyors? Are there any qualifications the interviewer should have to meet?
  - They should live in the community they are interviewing and possibly be Indians as opposed to another race of people.
  - Possibly use a team approach where there is an inspector and someone they already have a rapport with like someone who has taken them to appointments or assisted them in some other way already.

### Missing Items

- Questions on handicaps/disabilities needs.
- Access to services – quantify to go along with reasons for living outside tribal lands.
- Gender and age of children and whether raised by grandparents.
- How many times the home was rehabbed and how the homeowner deals with maintenance issues, e.g. call housing authority or private contractor?
- Homeowners and renters insurance.
- Questions regarding conditions of unit should be more extensive and have another question entitled, "Other," so the homeowner can give more information if necessary.
- Families in unassisted units.
- Tribal membership.
- Ways to capture assistance from multiple tribes.
- Influence of board on tenant selection.

### **Troubling Questions from '96 Household Survey**

- Reluctance to answer questions about money.
- Format, sequencing does not flow.
- Too long, this is 45 – 60 minutes, should be 15-20 minutes.
- Should start with asking about people not the house.
- Questions are leading, e.g. IHA housing is run down.
- Question 13 regarding heating system – what's important is whether it broke down, not for how long.
- Page 68, Question 3 – HUD Section 184 is not listed.
- Term “service area” should be used instead of “trust land/reservation.”

### **For the Household Survey, What Can Be Done to Get Higher Response Rates?**

- Short info sheet why survey is needed and how used, shared with tribal leaders and tailored to their culture.
- Community Health Representatives know people and are trusted confidential under HIPAA.
- Send an official letter from the tribe.
- Tribal papers, local newspapers; repeat often.
- Facebook and Twitter; social networking sites.
- Tribe by tribe analysis of the level of involvement of the Housing Authority staff.
- Monetary incentives, gift cards.
- Food, community dinner – introduce the survey.
- Meals on Wheels, food distribution centers.
- Qualifications of interviewer:
  - Should live in the community and be Native.
  - Should coordinate with housing authority.
  - Have to understand how community lives.
- Should offer incentive to families completing survey.

## **Housing Entity Survey**

---

### **Domains/Topic Areas**

- Should be “Affordable Housing” rather than “Federal Housing.”

### **Missing Items**

- Access to broadband and internet.
- Audits.
- Loans.
- Process for tenant selection including influence of board.
- Fair housing.
- Waiting list data, including those who aren’t eligible for assistance.

### **Troubling Questions from ’96 Survey**

- Page 83 – should be updated to talk about telecommunications.
- Page 77 – conflict of interest needs to be addressed.

## **TDHE Staff Survey**

---

### **Areas/Domains**

- Activities versus programs – focus questions on housing activities for members.
- Up-to-date list of programs/activities.

## **Tribal Leader Survey**

---

### **Areas/Domains**

- Craft language appropriate for housing service areas in Oklahoma.
- Language for housing not built on trust land.
- Scattered housing.
- Tribe/TDHE language – make sure terminology is correct.
- Deal with Oklahoma issue of tribal members living within a larger non-tribal population.
- Deal with overlapping tribal areas in Oklahoma in sampling process.

### **Missing Items**

- Question about how housing fits into comprehensive community planning.
- Provide some examples of challenges in Question 1:
  - What are the major housing challenges (list and rate)?
- How often do you interface with your housing authority?
- What kinds of laws has the tribe enacted that directly impact housing?
- Ask the tribal leader if housing entity is TDHE or department of tribe.

### **Troubling Questions from '96 Survey**

- Questions 17 and 18 should ask about Tribe/TDHE.
  - What are the major strengths of the HUD housing program serving this community?
  - What are the major weaknesses of the HUD housing program serving this community?
- Question 16 seems inappropriate and not clear how would this be used.
  - Do you think that members of your tribe feel entitled to free housing from the Federal Government?
- Question 15 – Farmers Home Administration no longer exists.
  - Farmers Home housing and leasing programs.
- Question 5 doesn't include all forms of affordable housing, include more options.
  - What factors influence how households living on the reservation/trust lands make decisions about whether to live in private housing or government-subsidized Indian housing?



- Question 7a – not appropriate question.
  - [Do tribal members living just outside the reservation/trust lands] consider themselves active community members?
    - Why do they live just over the boundary?

## **The Most Important Thing to Keep in Mind about the HUD Housing Needs Study**

---

At the end of Day Two discussion on survey questions and outreach, participants were asked to write down, individually, their response to the following question, “PD&R, as you move forward to implement this study, the most important thing to keep in mind is...” Listed below are the verbatim responses to that question grouped together by common themes.

### **Respect Uniqueness of Communities and Oklahoma**

1. Oklahoma is unique in its Native lands situation and every tribe (nationwide) is unique in its culture and capacities.
2. Oklahoma is not reservation land so make the survey generic to reach all homes.
3. The uniqueness of each region, cultural and social family structure, housing, and the sensitivity (and privacy) of all Native American people.
4. Native Americans are unique with family values and like family at home.
5. The uniqueness of the OK region and make every effort to capture a true and accurate count.

### **Sensitivity to Culture**

1. You are dealing with Indian Country.... “Proud of Culture”.
2. Culturally proud people.
3. Keep in mind who you are surveying and their cultural background; they are sensitive and cautious of who you are because do you care?
4. Achieving end objectives and sensitivity of cultural needs.
5. Be respectful to different cultures, people, and attitudes.
6. Native American tribes are unique and diverse; culturally relevant concerns must be highly regarded in doing the study.
7. Culture sensitivity for each individual tribe and tribal families when visiting their homes.

### **Make Sure the Approach is Properly Focused and Achieves Meaningful Results**

1. Oklahoma is not reservation land so make the survey generic to reach all homes.
2. That the Tribes need to be fully aware of why this study is being done, what it will be used for, and what or who authorized it.

3. We want to incorporate questions about how to create opportunities for our families to be empowered.
4. Response rate will be increased by having local known folks administer the survey.
5. You represent a large government agency....not necessarily a friendly one or one that brings to mind good experiences. Your planning process seems sound and you seem to be on the right track. Don't be afraid to use the casinos – maybe give free play cards for completed surveys – honest, it might help.
6. Ideas; 2. Plan of action; 3. Get support from tribal leaders; 4. Presentations; 5. Get added input from community; 6. And benefits from, ideas that would be of service to the people.
7. Assure tribal members that they will assist in developing products to assist in NAIHA and tribal leaders in providing the necessary services for their people.
8. Once the data are collected, summarized, and the true need of housing services is strongly reflected that our Indian Nations know and is assured that the funding will follow to address that need.
9. How the survey will be conducted in Oklahoma and who in the Tribe will be doing it?
10. To collect data that will give the feedback showing the most critical needs of tribal members.
11. Providing a format that will clearly address tribal housing needs for each region throughout the country.
12. Do not compare apples to oranges.
13. Stay focused on primary reason for conducting the needs assessment.

#### **Be Mindful of the Personal Aspects**

1. The people, each tribal member has a voice, ideas, opinions. Try not to lose the personal aspects.
2. The person you are interviewing and their comfort level.
3. Native Americans, as a whole, are not forthcoming with information pertaining to their families and social status.
4. We want to incorporate questions about how to create opportunities for our families to be empowered.
5. Respect the tribal member's answers and guarantee their privacy.

6. The feelings and integrity of the tribal people.
7. The person you are interviewing and their comfort level.
8. You are here to serve the people, all of them equally.

**Keep a Big Picture View of Needs**

1. Keep in mind our people and their future generations.
2. Needs of community, resources, implementation.
3. Reflects Native American people, potential funds that may be received in Indian Country.
4. Our tribe's needs, housing, the welfare of the Native American people...
5. The greatest and biggest needs in Indian Country.
6. Native American economic needs and training for life successes.
7. Keep in mind our people and their future generations.
8. The needs of different communities share common problems wherever they are located – funding (no matter the source) is always insufficient!!